

Application No. 09/703,357

**Amendment to the Claims**

Please cancel Claims 9, 17, 43, and 51 without prejudice.

5 Please amend the Claims as follows:

1. (currently amended) An apparatus ~~for providing that provides~~ a decisioning solution to a merchant, wherein said merchant accepts Internet transactions from participating parties[.]] and ~~for facilitating that facilitates~~ processing of payments  
 10 between said participating parties and said merchant, comprising:
  - means for said merchant receiving from at least one participating party of said participating parties at least one Internet transaction on a Web page of said merchant, ~~wherein said merchant's Web page is communicatively coupled to a decision engine by a message unit architecture;~~
  - 15 responsive to receiving said at least one Internet transaction, means for said merchant's Web page ~~using said message unit architecture to submit said Internet transaction~~ processing said at least one Internet transaction that creates a first transaction message in a predetermined format that comprises embedded source ID and order ID and sending said message to said communicatively coupled an  
 20 enterprise decision engine;
    - responsive to receiving said ~~at least one Internet transaction~~ transaction message, means for said decision engine performing:
      - means for authenticating said at least one participating party;
      - means for reporting to said merchant suspicious activity by any of said at  
 25 least one participating party; and
      - means for creating and providing a decisioning solution to said merchant, wherein said decisioning solution indicates clearance to said merchant to transact with said at least one participating party and wherein said decisioning solution is based on a determined risk of said at least one participating party; and
      - 30 responsive to receiving said decisioning solution, means for said merchant performing any of: ~~electronically transferring funds between said at least one participating party and said merchant, said electronically transferring funds using said message unit architecture, wherein a message unit of said message unit architecture for transfer of funds comprises, but is by no means limited to, sending to~~  
 35 said enterprise decision engine a second transaction message in said predetermined format comprising said source ID and said order ID[.]] and, if available, purchase information data, seller information data, shipping data information data, auction

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information data, buyer entered data, source generated data, client maintained data, buyer data, and additional credit card processing information data[.];

wherein responsive to receiving said second transaction message said decisioning engine is ~~communicatively coupled to any of: processing said second~~  
5 transaction message and creating a third transaction message an automated  
clearing house (ACH) for when said transfer of funds is based on an electronic check  
and a first data merchant service (FDMS) for when said transfer of funds is based on  
a credit card, and wherein said message unit comprises data that is formatted into  
10 any of: in a NACHA format for when said transfer of funds second transaction  
message is based on an electronic check and sending said NACHA formatted  
message to an associated automated clearing house (ACH) and in an FDMS format  
for when said transfer of funds second transaction message is based on a credit  
card and sending said FDMA formatted message to a first data merchant service  
(FDMS);

15 ~~handling exceptions between said at least one participating party and said~~  
~~merchant, comprising means for said merchant processing a refund and subsequent~~  
~~ACH credit through said message unit architecture, comprising for each transaction~~  
~~to be refunded, inputting an associated order ID to identify said transaction and to~~  
~~display status of said transaction, original transaction amount, and transaction~~  
20 ~~balance;~~

~~processing and reconciling said funds using said message unit~~  
~~architecture, wherein data for each transaction ready to settle and for each return~~  
~~comprises order ID for identifying said each transaction; and~~

responsive to receiving said second transaction message, said decision  
25 engine determining and indicating approval for shipment of goods and services by  
said merchant using risk analysis and guaranteeing payment to the merchant aafter  
shipment of goods and services and insurance against fraud after shipment of  
goods[.];

when desired said merchant initiating and processing a refund and  
30 subsequent ACH credit using said order ID to identify said at least one Internet  
transaction to confirm correct transaction; and

when desired said merchant initiating and processing a return and  
subsequent FDMA credit using said order ID to identify said at least one Internet  
transaction to confirm correct transaction.

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2. (previously presented) The apparatus of Claim 1, wherein said participating parties comprise at least one seller or at least one buyer.

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3. (original) The apparatus of Claim 1, wherein said participating parties comprise consumers and businesses, and wherein said means for electronic transfer of funds is between any of, but not limited to:
- 5       at least one consumer and at least one consumer;  
      at least one consumer and at least one business; and  
      at least one business and at least one business.
4. (previously presented) The apparatus of Claim 1, wherein means for authentication of parties further comprises means for performing a predetermined
- 10       number of seconds online decisioning, thereby authenticating said Internet transactions.
5. (previously presented) The apparatus of Claim 1, wherein said authenticating said at least one participating party comprises storing registration information to be
- 15       used at a later time.
6. (original) The apparatus of Claim 1, wherein said means for authentication comprises protected information.
7. (original) The apparatus of Claim 6, wherein said protected information comprises encrypted information.
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8. (original) The apparatus of Claim 1, wherein means for handling exceptions further comprises returned item processing, and wherein said payments processing
- 25       uses electronic checks.
9. (canceled)
10. (currently amended) The apparatus of Claim 2, wherein ~~means for handling exceptions further comprises a process, whereby said~~ at least one seller initiates a reversal.
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11. (currently amended) The apparatus of Claim 1, wherein ~~means for reconciling funds~~ further comprises means for disbursing ~~some of said funds~~ for
- 35       approved transactions of said at least one Internet transaction[[s]].

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12. (currently amended) The apparatus of Claim 1, ~~wherein means for reconciling funds~~ further comprises ing international disbursements of some of funds using international currencies.
- 5 13. (original) The apparatus of Claim 12, wherein a disbursement of said international disbursement is for Canadian transactions of said Internet transactions.
14. (currently amended) The apparatus of Claim 1, ~~wherein means for reconciling funds~~ further comprises ing means for real-time debiting of ~~some of said~~ funds for electronic check transactions.
- 10 15. (original) The apparatus of Claim 14, further comprising means for guaranteed hold on funds.
- 15 16. (currently amended) The apparatus of Claim 1, ~~wherein means for interfacing with said merchant's Web page~~ further ~~comprises~~ comprising:  
means for sending to said merchant's Web page results from a predetermined number of seconds decisioning process, said decisioning process for a registration process, and said decisioning process for credit card and electronic check transactions.
- 20 17. (canceled)
18. (currently amended) The apparatus of Claim 1, ~~wherein means for interfacing with said merchant's Web page~~ further ~~comprises~~ further comprising:  
batch processing ~~architecture~~ for timely processing of transactional level reconciliation information.
- 25 19. (original) The apparatus of Claim 18, wherein said transactional level reconciliation information comprises originations and exception items.
- 30 20. (currently amended) The apparatus of Claim 1, ~~wherein means for interfacing with said merchant's Web page~~, further ~~comprises~~ further comprising:  
means for accepting domestic and international payments for both credit card and electronic check transactions of said Internet transactions.
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21. (currently amended) The apparatus of Claim 1, wherein further comprising means for interfacing with said merchant's Web page uses either of, but is not limited to, by personal computer or wireless technology.
- 5 22. (previously presented) The apparatus of Claim 1, wherein means for reporting suspicious activity to said merchant, further comprises:  
means for conducting additional corresponding decisioning and intra-day fraud-screening.
- 10 23. (previously presented) The apparatus of Claim 1, wherein means for reporting suspicious activity to said merchant, further comprises:  
alert reports on said suspicious activity.
- 15 24. (previously presented) The apparatus of Claim 1, wherein means for reporting suspicious activity to said merchant, further comprises:  
a process to initiate transaction reversals, wherein reversals are due to, but not limited to, fraud.
- 20 25. (original) The apparatus of Claim 2, wherein means for determining and indicating to said at least one seller approval for shipment of goods and services by said merchant, further comprises:  
means for performing risk analysis on, but not limited to, said at least one buyer or said at least one seller for said decisioning solution.
- 25 26. (original) The apparatus of Claim 2, wherein means for determining and indicating to said at least one seller approval for shipment of goods and services by said merchant, further comprises:  
means for controlling loss exposure for said merchant.
- 30 27. (original) The apparatus of Claim 2, wherein means for determining and indicating to said at least one seller approval for shipment of goods and services by said merchant, further comprises:  
means for identifying risk parameters for velocity and for identifying spending limits on said transactions for said merchant.
- 35 28. (original) The apparatus of Claim 2, wherein means for determining and indicating to said at least one seller approval for shipment of goods and services by said merchant, further comprises:

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means for guaranteeing a payment to said merchant after said shipment of goods and services; and

means for providing insurance against fraud after said shipment of goods and services.

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29. (original) The apparatus of Claim 2, wherein means for determining and indicating to said at least one seller approval for shipment of goods and services by said merchant, further comprises:

10 means for guaranteeing said shipment of goods and services from said merchant to said at least one buyer; and

means for providing insurance against fraud after a payment.

30. (previously presented) The apparatus of Claim 2, wherein means for providing said decisioning solution to said merchant, said decisioning solution indicating clearance to said merchant for said merchant to transact with said at least one buyer, and said decisioning solution based on a determined risk of said at least one buyer, further comprises:

means for performing a predetermined number of seconds online decisioning.

20 31. (previously presented) The apparatus of Claim 2, wherein means for providing said decisioning solution to said merchant, said decisioning solution indicating clearance to said merchant for said merchant to transact with said at least one buyer, and said decisioning solution based on a determined risk of said at least one buyer, further comprises:

25 means for performing additional intra-day fraud-screening.

32. (original) The apparatus of Claim 2, wherein means for providing said decisioning solution to said merchant, said decisioning solution indicating clearance to said merchant for said merchant to transact with said at least one buyer, and said decisioning solution based on a determined risk of said at least one buyer, further comprises:

30 means for dynamically providing decision criteria updates for said decisioning solution as knowledge of said transactions is gained.

35 33. (original) The apparatus of Claim 2, wherein means for providing said decisioning solution to said merchant, said decisioning solution indicating clearance to said merchant for said merchant to transact with said at least one buyer, and said

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decisioning solution based on a determined risk of said at least one buyer, further comprises:

means for storing data of said transactions, said data to be used for providing future decisioning solutions.

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34. (previously presented) The apparatus of Claim 25, wherein means for performing risk analysis further comprises:

means for using risk management criteria for any of determining, quantifying, and qualifying risk of potential buyers and sellers, and wherein any of amounts of transactions, suspicious personal information of buyer or seller, behavior of buyer or seller, conventional statistical information and mode of operations are determined.

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35. (currently amended) A method ~~for providing that provides~~ a decisioning solution to a merchant, wherein said merchant accepts Internet transactions from participating parties[[,]] and ~~for facilitating that facilitates~~ processing of payments between said participating parties and said merchant, comprising:

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said merchant receiving from at least one participating party of said participating parties at least one Internet transaction on a Web page of said merchant, ~~wherein said merchant's Web page is communicatively coupled to a decision engine by a message unit architecture;~~

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responsive to receiving said at least one Internet transaction, said merchant's Web page ~~using said message unit architecture to submit said Internet transaction processing said at least one Internet transaction that creates a first transaction message in a predetermined format that comprises embedded source ID and order ID and sending said message to said communicatively coupled an enterprise decision engine;~~

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responsive to receiving said ~~at least one Internet transaction~~ transaction message, said decision engine performing:

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authenticating said at least one participating party;  
reporting to said merchant suspicious activity by any of said at least one participating party; and

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creating and providing a decisioning solution to said merchant, wherein said decisioning solution indicates clearance to said merchant to transact with said at least one participating party and wherein said decisioning solution is based on a determined risk of said at least one participating party; and

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responsive to receiving said decisioning solution, said merchant performing any of: ~~electronically transferring funds between said at least one participating party and said merchant, said electronically transferring funds using said message~~

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~~unit architecture, wherein a message unit of said message unit architecture for transfer of funds comprises, but is by no means limited to, sending to said enterprise decision engine a second transaction message in said predetermined format comprising said source ID and said order ID[.]] and, if available, purchase information data, seller information data, shipping data information data, auction information data, buyer entered data, source generated data, client maintained data, buyer data, and additional credit card processing information data[.]];~~

~~wherein responsive to receiving said second transaction message said decisioning engine is communicatively coupled to any of: processing said second transaction message and creating a third transaction message an automated clearing house (ACH) for when said transfer of funds is based on an electronic check and a first data merchant service (FDMS) for when said transfer of funds is based on a credit card, and wherein said message unit comprises data that is formatted into any of: in a NACHA format for when said transfer of funds second transaction message is based on an electronic check and sending said NACHA formatted message to an associated automated clearing house (ACH) and in an FDMS format for when said transfer of funds second transaction message is based on a credit card and sending said FDMA formatted message to a first data merchant service (FDMS);~~

~~handling exceptions between said at least one participating party and said merchant, comprising means for said merchant processing a refund and subsequent ACH credit through said message unit architecture, comprising for each transaction to be refunded, inputting an associated order ID to identify said transaction and to display status of said transaction, original transaction amount, and transaction balance;~~

~~processing and reconciling said funds using said message unit architecture, wherein data for each transaction ready to settle and for each return comprises order ID for identifying said each transaction; and~~

~~responsive to receiving said second transaction message, said decision engine determining and indicating approval for shipment of goods and services by said merchant using risk analysis and guaranteeing payment to the merchant aafter shipment of goods and services and insurance against fraud after shipment of goods[.]];~~

~~when desired said merchant initiating and processing a refund and subsequent ACH credit using said order ID to identify said at least one Internet transaction to confirm correct transaction; and~~



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when desired said merchant initiating and processing a return and subsequent FDMA credit using said order ID to identify said at least one Internet transaction to confirm correct transaction.

5 36. (previously presented) The method of Claim 35, wherein said participating parties comprise at least one seller or at least one buyer.

37. (original) The method of Claim 35, wherein said participating parties comprise consumers and businesses, and wherein said means for electronic  
10 transferring of funds is between any of, but not limited to:  
at least one consumer and at least one consumer;  
at least one consumer and at least one business; and  
at least one business and at least one business.

15 38. (previously presented) The method of Claim 35, wherein authenticating parties further comprises performing a predetermined number of seconds online decisioning, thereby authenticating said Internet transactions.

39. (previously presented) The method of Claim 35, wherein said authenticating  
20 said at least one participating party comprises storing registration information to be used at a later time.

40. (original) The method of Claim 35, wherein authenticating parties uses  
25 protected information.

41. (original) The method of Claim 40, wherein said protected information comprises encrypted information.

42. (original) The method of Claim 35, wherein handling exceptions further  
30 comprises returned item processing, and wherein said payments processing uses electronic checks.

43. (canceled)

35 44. (currently amended) The method of Claim 36, wherein ~~handling exceptions further comprises a process, whereby said~~ at least one seller initiates a reversal.

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45. (currently amended) The method of Claim 35, wherein ~~reconciling funds~~ further comprises ing means for disbursing ~~some of said funds~~ for approved transactions of said at least one Internet transaction[[s]].
- 5 46. (currently amended) The method of Claim 35, wherein ~~reconciling funds~~ further comprises ing providing international disbursements of some of funds using international currencies.
- 10 47. (original) The method of Claim 46, wherein a disbursement of said international disbursement is for Canadian transactions of said Internet transactions.
48. (currently amended) The method of Claim 35, wherein ~~reconciling funds~~ further comprises ing means for real-time debiting of ~~some of said funds~~ for electronic check transactions.
- 15 49. (original) The method of Claim 48, further comprising guaranteeing hold on funds.
50. (currently amended) The method of Claim 35, wherein ~~interfacing with said merchant's Web page further comprises~~ further comprising:  
sending to said merchant's Web page results from a predetermined number of seconds decisioning process, said decisioning process for a registration process, and said decisioning process for credit card and electronic check transactions.
- 20 51. (canceled)
52. (currently amended) The method of Claim 35, wherein ~~means for interfacing with said merchant's Web page further comprises~~ further comprising:  
providing batch processing architecture for timely processing of transactional  
30 level reconciliation information.
53. (original) The method of Claim 52, wherein said transactional level reconciliation information comprises originations and exception items.
- 35 54. (currently amended) The method of Claim 35, wherein ~~interfacing with said merchant's Web page, further comprises~~ further comprising:  
accepting domestic and international payments for both credit card and electronic check transactions of said Internet transactions.

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55. (currently amended) The method of Claim 35, ~~wherein further comprising~~ interfacing with said merchant's Web page ~~uses either of, but is not limited to, by~~ personal computer or wireless technology.
- 5 56. (previously presented) The method of Claim 35, wherein reporting suspicious activity to said merchant, further comprises:  
conducting additional corresponding decisioning and Intraday fraud-screening.
- 10 57. (previously presented) The method of Claim 35, wherein reporting suspicious activity to said merchant, further comprises:  
providing alert reports on said suspicious activity.
- 15 58. (previously presented) The method of Claim 35, wherein reporting suspicious activity to said merchant, further comprises:  
providing a process to initiate transaction reversals, wherein reversals are due to, but not limited to, fraud.
- 20 59. (original) The method of Claim 36, wherein determining and indicating to said at least one seller approval for shipment of goods and services by said merchant, further comprises:  
performing risk analysis on, but not limited to, said at least one buyer or said at least one seller for said decisioning solution.
- 25 60. (original) The method of Claim 36, wherein determining and indicating to said at least one seller approval for shipment of goods and services by said merchant, further comprises:  
controlling loss exposure for said merchant.
- 30 61. (original) The method of Claim 36, wherein determining and indicating to said at least one seller approval for shipment of goods and services by said merchant, further comprises:  
identifying risk parameters for velocity and for identifying spending limits on
- 35 said transactions for said merchant.

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62. (original) The method of Claim 36, wherein determining and indicating to said at least one seller approval for shipment of goods and services by said merchant, further comprises:

- 5       guaranteeing a payment to said merchant after said shipment of goods and services; and
- providing insurance against fraud after said shipment of goods and services.

63. (original) The method of Claim 36, wherein determining and indicating to said at least one seller approval for shipment of goods and services by said merchant, further comprises:

- 10       guaranteeing said shipment of goods and services from said merchant to said at least one buyer; and
- providing insurance against fraud after a payment.

64. (previously presented) The method of Claim 36, wherein providing said decisioning solution to said merchant, said decisioning solution indicating clearance to said merchant for said merchant to transact with said at least one buyer, and said decisioning solution based on a determined risk of said at least one buyer, further comprises:

- 20       performing a predetermined number of seconds online decisioning.

65. (previously presented) The method of Claim 36, wherein providing said decisioning solution to said merchant, said decisioning solution indicating clearance to said merchant for said merchant to transact with said at least one buyer, and said decisioning solution based on a determined risk of said at least one buyer, further comprises:

- 25       performing additional Intraday fraud-screening.

66. (original) The method of Claim 36, wherein providing said decisioning solution to said merchant, said decisioning solution indicating clearance to said merchant for said merchant to transact with said at least one buyer, and said decisioning solution based on a determined risk of said at least one buyer, further comprises:

- 30       dynamically providing decision criteria updates for said decisioning solution as knowledge of said transactions is gained.
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67. (original) The method of Claim 36, wherein providing said decisioning solution to said merchant, said decisioning solution indicating clearance to said

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merchant for said merchant to transact with said at least one buyer, and said decisioning solution based on a determined risk of said at least one buyer, further comprises:

- 5 storing data of said transactions, said data used for providing future decisioning solutions.

68. (previously presented) The method of Claim 59, wherein performing risk analysis further comprises:

- 10 using risk management criteria for any of determining, quantifying, and qualifying risk of potential buyers and sellers, and wherein any of amounts of transactions, suspicious personal information of buyer or seller, behavior of buyer or seller, conventional statistical information and mode of operations are determined.